



Protecting Loved Ones from Unwanted Solicitations

Don't hang on, hang up!

As fishermen know well, a crab will hold fast to the bait even while it is being hauled to the surface to be netted for somebody's cooking pot. Many consumers exhibit the same tendency in holding onto the bait of unscrupulous telephone solicitors and other slick schemers. One might think that an ounce of common sense would tell the average person that they really could not have won a contest that they never entered, that nobody needs to comb the white pages to find people who will allow their money to be doubled without risk, or that any legitimate survey needs your social security and bank account numbers.

The latest wrinkle—"We're coming over."

The latest wrinkle in sales intimidation comes in the form of unsolicited home visits. The caller may actually represent a legitimate business that may have sold the consumer something in the past—perhaps a vacuum cleaner, funeral plan, insurance, or investment. After a few words of introduction, the caller announces that he or she and sometimes an associate will be coming by at a specified time to review, discuss, demonstrate, update, or whatever. In other words, a small sales team is about to descend in full force on some unsuspecting and usually elderly consumer. As long as the consumer has no ready excuse for why he or she won't be home, the visit is on and so is the intimidation factor for most consumers.

Senior citizens are particularly vulnerable

For a variety of reasons, senior citizens tend to be particularly vulnerable to both persistent and high pressure sales tactics. According to the National Consumers League, older people tend to be more trusting and polite. Many cannot hang up or say no when they should, because they do not want to offend the salesperson. Others will let friendly or even bullying salespeople wear down their defenses, because they can't or don't want to end the interaction and the attention it brings.

The unethical is not necessarily illegal

Unfortunately, many distasteful and unethical sales practices are not illegal. While most frauds, swindles, and scams



are illegal, simply preying on people's loneliness, naiveté, and greed is not. It is even more unfortunate that many people do not see the harm in duping people into buying things which they don't really need and can't really afford. Perhaps the unsavoriness of this finally hits home when it involves one's own loved ones.

Ways to protect your loved ones

It is difficult to protect people who may lack adequate strength, judgment, or mental facility to protect themselves. The elderly have been singled out as particularly vulnerable to the tactics of both legitimate and unscrupulous sellers. Who can protect these people? Hopefully, those of us who love them. If you have someone you love that may be particularly vulnerable to telephone solicitors and other salespeople, here are some ways to help protect them.

- Provide a recording machine to screen phone calls and inhibit unwanted solicitations.
- Ask frequently about strangers who have called or visited to solicit or sell something.
- Request that you or another family member be present when any salesperson is to visit.
- Discuss periodically the warning signs of questionable solicitations and sales schemes.
- Discuss what information should never be disclosed to any caller or salesperson.
- Ask that your loved one demand a caller's name, phone number, address, and written details of any offer before talking further.
- Reach an agreement as to what kind of offers or solicitations will even be considered.
- Encourage your loved one to decline offers that might put them on other solicitation lists.
- Teach your loved one how to say "No, thank you" and hang up in one continuous motion.
- Arrange for personal visits, phone calls, and activities that will help to prevent loneliness.

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